

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James F Lowery
Esther O Lowery
Debtors

Case No. 14-03818-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 318

Page 1 of 2
Total Noticed: 32

Date Rcvd: Nov 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2018.

db/jdb
4532771 +James F Lowery, Esther O Lowery, 123 West Main Avenue, Myerstown, PA 17067-1020
4532773 AMERICAN CREDIT LLC, 1412 PIONEER AVE SUITE 776, CHEYENNE, WY 82001
+BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVENUE STE 502, PO BOX 8875,
CAMP HILL, PA 17001-8875
4532775 +CAPITAL ONE, PO BOX 19360, PORTLAND, OR 97280-0360
4532782 HERSHEY MEDICAL CENTER, PATIENT FINANCIAL SERVICES DEPT, PO BOX 854,
HERSHEY, PA 17033-0854
4581048 +MSHMC PHYSICIANS GROUP, PO Box 54, Hershey Pa 17033-0054
4581059 MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
4583848 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,
Miamisburg, OH 45342-5421
4532783 +PNC MORTGAGE, 6 N MAIN STREET, DAYTON, OH 45402-1908
4581065 +TMSHMC Hospital, PO Box 853, Hershey, PA 17033-0853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4532772 +EDI: BANKAMER.COM Nov 23 2018 23:38:00 BANK OF AMERICA, ATTN BANKRUPTCY, PO BOX 26012,
GREENSBORO, NC 27420-6012
4532774 +EDI: RESURGENT.COM Nov 23 2018 23:38:00 CACH LLC, ATTN BANKRUPTCY DEPT,
4340 SOUTH MONACO ST 2ND FLOOR, DENVER, CO 80237-3485
4532776 EDI: CAPITALONE.COM Nov 23 2018 23:38:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285
4532777 E-mail/Text: bankruptcy@cavps.com Nov 23 2018 18:34:42 CAVALRY PORTFOLIO SERVICES LLC,
PO BOX 27288, TEMPE, AZ 85285-7288
4532778 +EDI: CHASE.COM Nov 23 2018 23:38:00 CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298
4532779 EDI: CITICORP.COM Nov 23 2018 23:38:00 CITI, 4500 NEW LINDEN HILL RD,
WILMINGTON, DE 19808
4532780 +EDI: RCSFNBMARIN.COM Nov 23 2018 23:38:00 CREDITONE BANK, 585 S PILOT STREET,
LAS VEGAS, NV 89119-3619
4550102 EDI: CAPITALONE.COM Nov 23 2018 23:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4533393 +E-mail/Text: bankruptcy@cavps.com Nov 23 2018 18:34:42 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4532781 +EDI: DISCOVER.COM Nov 23 2018 23:38:00 DISCOVER FINANCIAL,
ATTENTION BANKRUPTCY DEPARTMENT, PO BOX 3025, NEW ALBANY, OH 43054-3025
4535179 EDI: DISCOVER.COM Nov 23 2018 23:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4589167 +EDI: IRS.COM Nov 23 2018 23:38:00 Internal Revenue Service, P O BOX 7346,
Philadelphia PA 19101-7346
4581711 EDI: JEFFERSONCAP.COM Nov 23 2018 23:38:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
4586476 +EDI: Q3G.COM Nov 23 2018 23:38:00 JH PORTFOLIO DEBT EQUITIES LLC, PO BOX 788,
KIRKLAND, WA 98083-0788
4532784 +EDI: PRA.COM Nov 23 2018 23:38:00 PORTFOLIO RECOVERY AND AFFILL, 120 CORPORATE BLVD STE 1,
NORFOLK, VA 23502-4952
4574368 EDI: PRA.COM Nov 23 2018 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4539296 EDI: Q3G.COM Nov 23 2018 23:38:00 Quantum3 Group LLC as agent for, Icon, PO Box 788,
Kirkland, WA 98083-0788
4600195 EDI: RECOVERYCORP.COM Nov 23 2018 23:38:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4532785 +EDI: STFM.COM Nov 23 2018 23:38:00 STATE FARM BANK FSB, ATTN BANKRUPTCY DEPARTMENT,
BCC FLOOR 5 112 EAST WASHINGTON STR, BLOOMINGTON, IL 61701-1002
4573383 EDI: BECKLEE.COM Nov 23 2018 23:38:00 State Farm Bank, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
4532787 +EDI: CITICORP.COM Nov 23 2018 23:38:00 UNIVERSAL CITI, PO BOX 6241,
SIOUX FALLS, SD 57117-6241
4532786 EDI: USBANKARS.COM Nov 23 2018 23:38:00 U S BANK, 101 5TH ST E STE A,
SAINT PAUL, MN 55101

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +JH Portfolio Debt Equities, LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Leonard Zagurskie, Jr on behalf of Debtor 1 James F Lowery lzaglaw.usa@startmail.com,
lzaglaw.usa@startmail.com
Leonard Zagurskie, Jr on behalf of Debtor 2 Esther O Lowery lzaglaw.usa@startmail.com,
lzaglaw.usa@startmail.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:Debtor 1 **James F Lowery**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0841**

EIN --_-----

Debtor 2 **Esther O Lowery**

(Spouse, if filing)

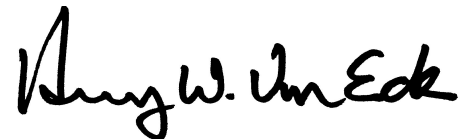
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5481**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:14-bk-03818-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:James F Lowery
aka James Floyd LoweryEsther O Lowery
aka Esther Salem, aka Esther Otilia LoweryBy the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

November 23, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.